

Employer Based Wellness Programs

***NDPERS Health Plan 2005 -
2007***

Employees are facing a double whammy when it comes to health care costs: Many companies are likely to ask workers to pay more for their insurance, and rising health care costs mean companies may dole out lower raises.

Health Savings Accounts: Medicare Reform Reshapes the Landscape for Active Employee Health Coverage

Colorado workers are paying more for monthly health-care premiums while employers fight to keep up with rising costs.

Florida offers HSA for state employees

Survey: Workers will pay more in health costs in 2006

Public, Private Employees Feeling Pinch of Rising Health-Care Costs

Teachers and other state employees who smoke will have to pay \$40 a month more for health insurance starting July 1.

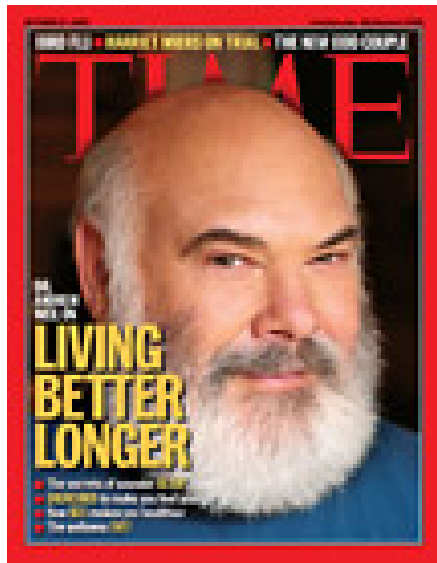
An HSA: The Right Rx for You?

Companies Offer Workers Deals to Get Fit

Cost Savings Will Drive More Employers to Consumer-Directed Care

Health care tab ready to explode

State workers see some benefits erode as governor tries to rein in spending
Health care costs increase, and jobs are being eliminated



North Dakota Century Code Direction

54-52.1-14. Wellness program. The board shall develop an employer-based wellness program. The program must encourage employers to adopt a board-developed wellness program by either charging extra health insurance premium to nonparticipating employers or reducing premium for participating employers.



Benefit of wellness is two fold

- ❑ Members are healthier
- ❑ PERS plan has lower costs

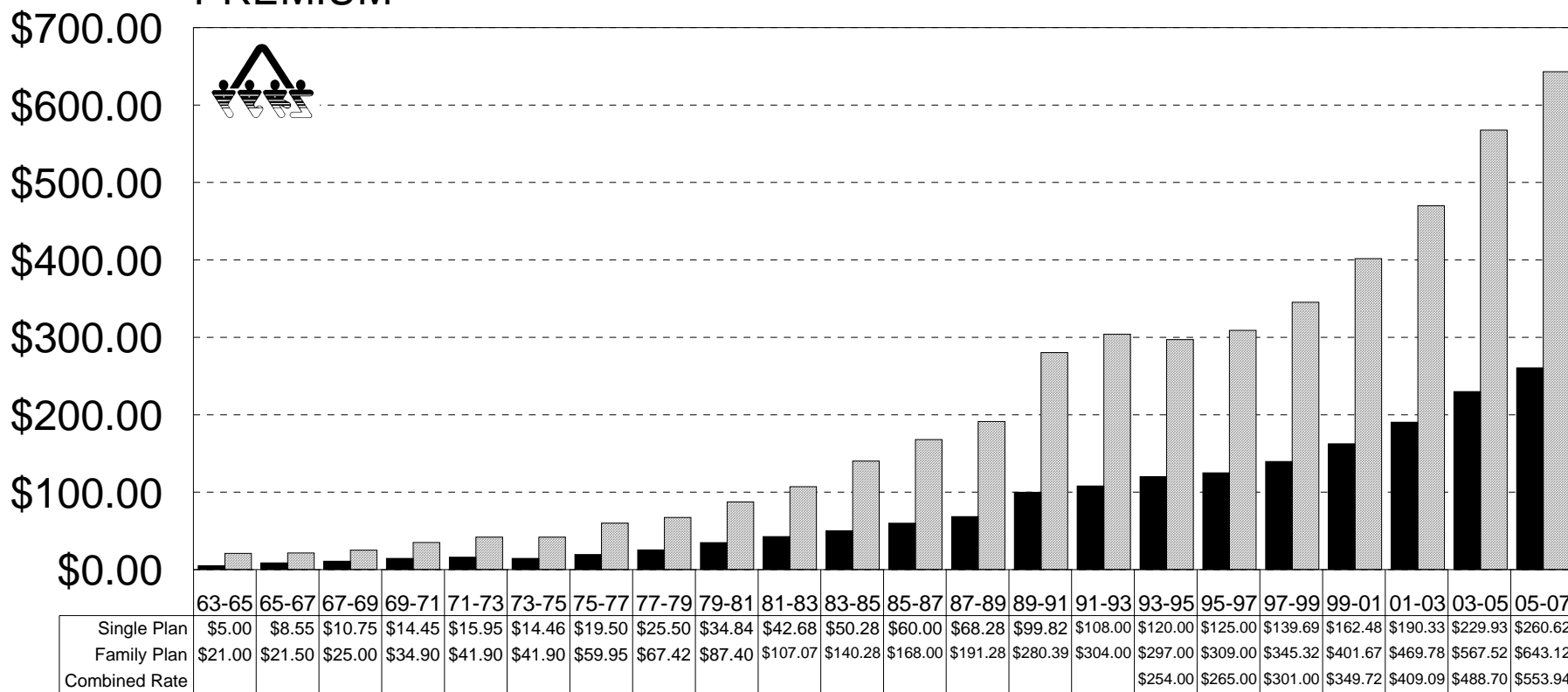


NDPERS

Active State Billed Health Insurance Premium

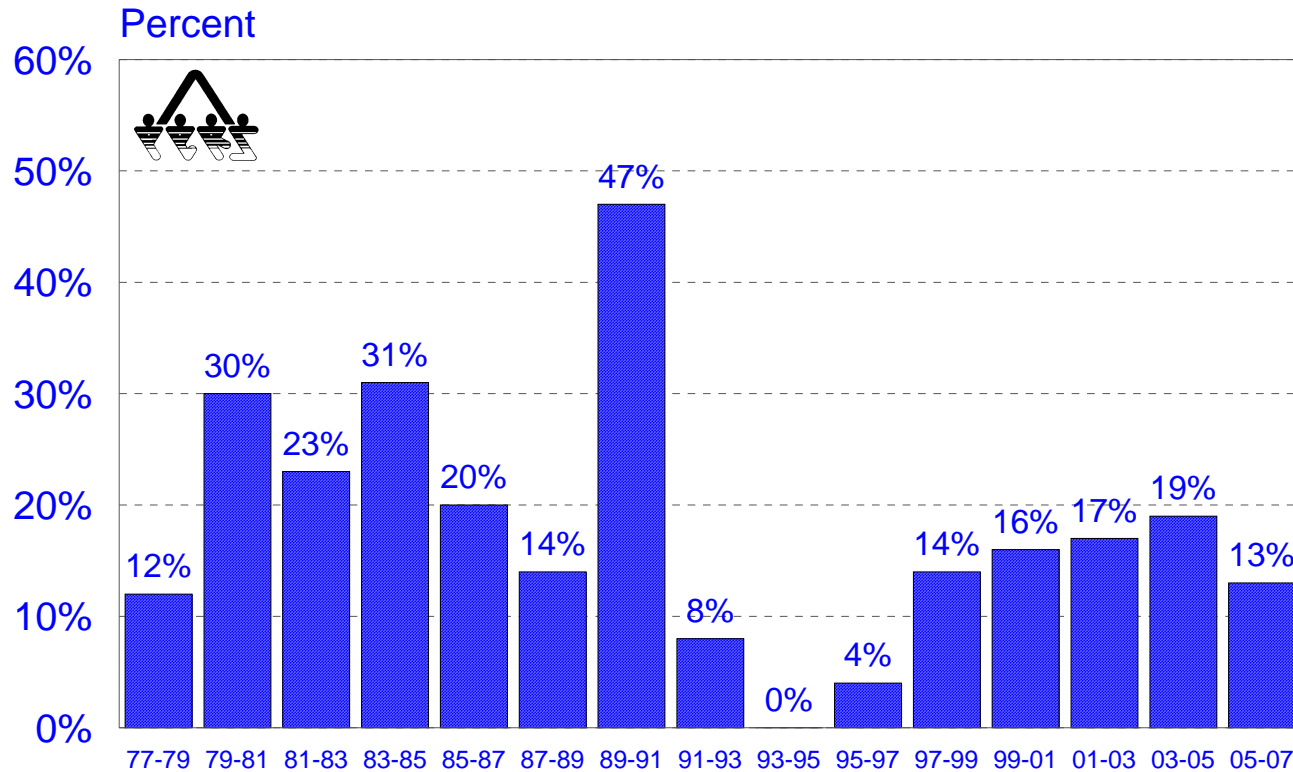
■ Single Plan ■ Family Plan

PREMIUM

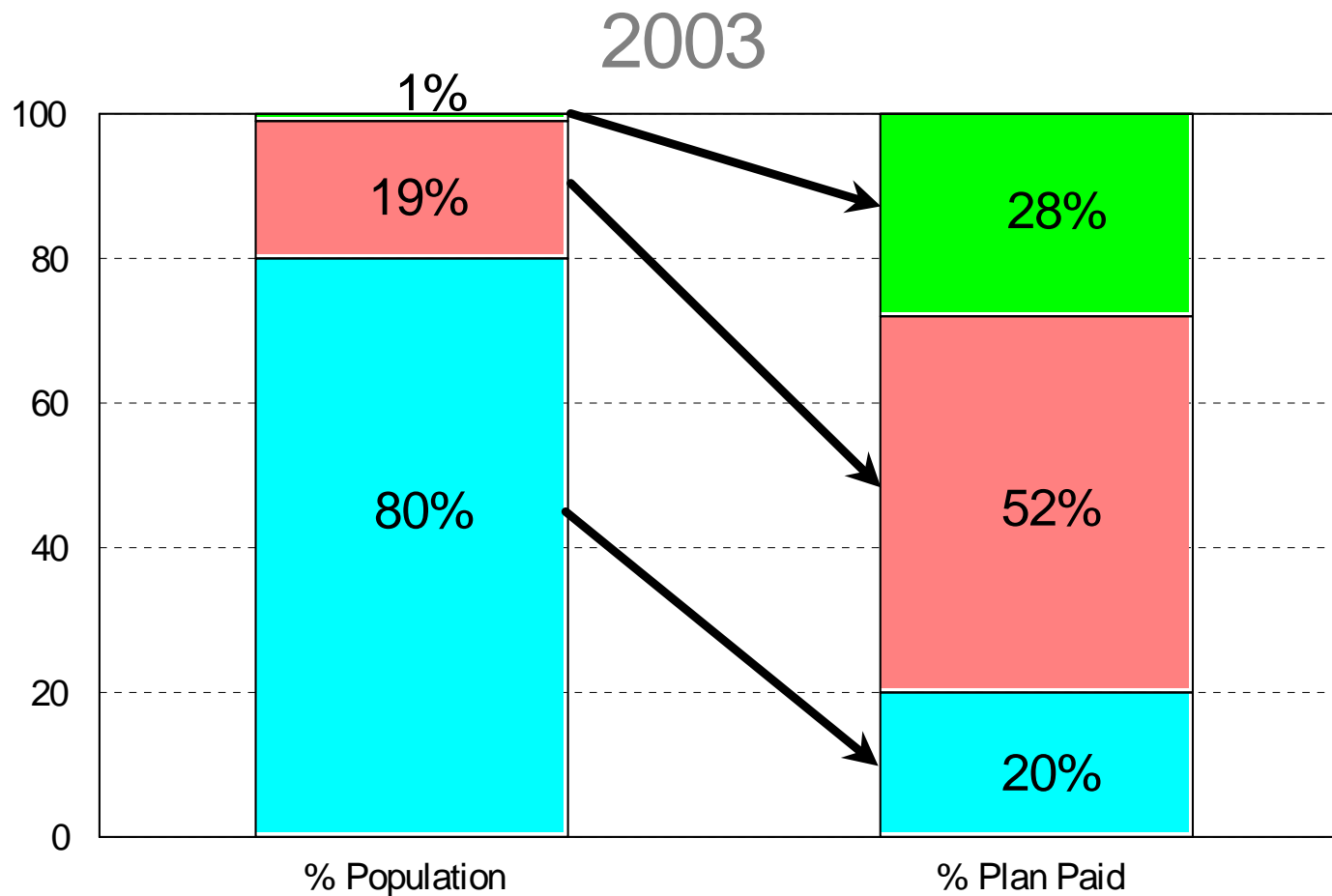


BIENNIUM

Health Premium Percentage Increase From Previous Biennium

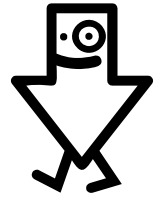


NDPERS Health Plan Experience*



* - Includes only members who were on the Health Plan for the entire period.

Lower Wellness Rates



□ State

□ Political Sub

\$559.48 Full Rate

\$553.94 Wellness Rate

\$ 5.54

1% less

PERS Board Direction

- Program development should recognize that many employers are already struggling with many requirements.
 - Implementation should be phased in over time allowing employers every opportunity to succeed
 - Our goal should be 100% participation
 - PERS should provide default programs agencies could use such as:
 - 5 a day program
 - Walking works
 - PERS should continue to provide support to employers with the wellness grants program

Wellness?

□ Wellness
Programming



□ Wellness
Planning



Wellness Planning

- Formal outcome oriented process
- Today
 - Healthy North Dakota
 - DOT
 - UND
- How PERS can support such efforts
 - Wellness Benefit



Wellness programming

- ❑ Less formalized; no plan required
- ❑ Talk about wellness
- ❑ Wellness message to employees
 - On site programs
 - Email



Wellness programming

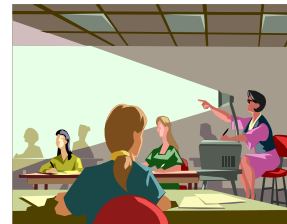
❑ Five-a-day program



❑ Walking Works



❑ BCBS Wellness Education



❑ Other programming activities

Wellness programming

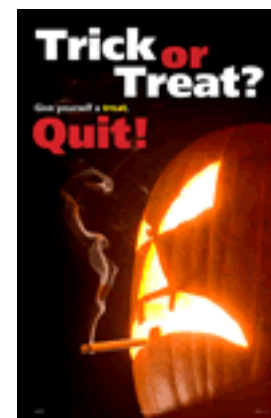
- Our goal
 - To have 100% of our employers supporting a wellness message at their worksite
 - Have our members get a greater understanding of wellness
 - Create a better quality of life



PERS Efforts

Wellness messaging

□ Smoking Cessation Program



PERS Efforts Wellness messaging

□ MyHealth Connection Program



PERS Efforts Wellness messaging

- **Prenatal Plus promotes healthy babies**

Whether you're expecting your first child or your fifth, Blue Cross Blue Shield of North Dakota's (BCBSND) Prenatal Plus program can provide you with valuable information and support. Experts say that seeking prenatal care as early as possible is the most important factor in having a safe pregnancy.



□ Monthly Wellness Messages

Weigh the options for your child.






Control the quality and quantity of content.

Choose what images, videos, and audio are available to your child. Block inappropriate content. Managing your child's information gives them more control over their online life. **It's all yours.**

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Get all the information, download and download - it's all yours.

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PERS Wellness

- Do what you can
 - Wellness programming or Wellness planning
- Wellness messaging
- We will try and support you

